

Information to identify the case:

Debtor 1	<u>Richard A. Matscherz</u>	Social Security number or ITIN	xxx-xx-7756
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ann S. Matscherz</u>	Social Security number or ITIN	xxx-xx-1781
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-22743-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard A. Matscherz

Ann S. Matscherz

3/18/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard A. Matscherz
Ann S. Matscherz
Debtors

Case No. 24-22743-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 18, 2025

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard A. Matscherz, Ann S. Matscherz, PO Box 776, North Apollo, PA 15673-0776
16457662	+ Allegheny Health System, PO Box 645904, Pittsburgh, PA 15264-5257
16457666	+ First National Bank, PO Box 6122, Hermitage, PA 16148-0922
16457667	+ Hladik Onorato & Federman, LLC, 298 Wissahickon Avenue, North Wales, PA 19454-4156

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Mar 19 2025 04:12:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 19 2025 04:12:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 19 2025 00:24:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: RASEBN@raslg.com	Mar 19 2025 00:24:00	Towd Point Mortgage Trust 2019-4, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
16457663	+ EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
16457664	+ EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One - Venture, PO Box 71087, Charlotte, NC 28272-1087
16457665	+ EDI: DISCOVER	Mar 19 2025 04:12:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
16457668	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 19 2025 00:25:00	Lakeview, PO Box 37628, Philadelphia, PA

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 18, 2025

Form ID: 318

Total Noticed: 20

16457669	+ EDI: SYNC	19101-0628
		Mar 19 2025 04:12:00 Lowes, PO Box 669807, Dallas, TX 75266-0759
16457670	Email/Text: Bankruptcy.Notices@pnc.com	
		Mar 19 2025 00:24:00 PNC Bank, PO Box 747032, Pittsburgh, PA 15274
16457671	+ EDI: SYNC	
		Mar 19 2025 04:12:00 Sam's Club, PO Box 669809, Dallas, TX 75266-0957
16457672	+ EDI: WTRRN BANK.COM	
		Mar 19 2025 04:12:00 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
16457673	+ Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com	
		Mar 19 2025 00:27:00 Towd Point Mortgage Trust, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, West Valley City, UT 84119-3284
16457674	+ EDI: WFNNB.COM	
		Mar 19 2025 04:12:00 Woman Within, PO Box 650972, Dallas, TX 75265-0972

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Gino F. Peluso	on behalf of Debtor Richard A. Matscherz gp@attorneypeluso.com pelusolaw@comcast.net
Gino F. Peluso	on behalf of Joint Debtor Ann S. Matscherz gp@attorneypeluso.com pelusolaw@comcast.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 18, 2025

Form ID: 318

Total Noticed: 20

Robert Shearer

on behalf of Creditor Towd Point Mortgage Trust 2019-4 rshearer@raslg.com

TOTAL: 7